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Nevada Bar #003419  
3017 West Charleston Blvd., #95  
Las Vegas, NV 89102  
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Attorney for Plaintiff  
mgliner@glinerlaw.com

UNITED STATES DISTRICT COURT  
DISTRICT OF NEVADA

ADRIENNE JONES,

Plaintiff,

vs.

EXPERIAN INFORMATION  
SOLUTIONS, INC. and  
TRANS UNION LLC

Defendants.

Case No.

JURY DEMANDED

COMPLAINT

JURISDICTION

1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiff's claims arose from acts of the Defendants perpetrated therein.

PRELIMINARY STATEMENT

2. The Plaintiff brings this action for damages based upon Defendants' violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 *et seq.* (hereinafter referred to as "FCRA"), and of state law obligations brought as supplemental claims including, but not limited to, *defamation and invasion of privacy.*



1           14.     On October 2, 2015 Trans Union blithely expressed it was no longer reporting the  
2 underlying Ocwen account (Exhibit 8).

3           15.     However, Trans Union did indeed continue to misreport the Ocwen account  
4 (Exhibit 9).

5           16.     On August 11, 2016 Ocwen instructed Defendants to correct the misreporting  
6 (Exhibit 10).

7           17.     Defendants parroted previously reported information notwithstanding  
8 documentation strongly revealing the highly unreliable nature of the information. Cushman v.  
9 Trans Union Corp., 115 F.3d 220, 225 (3<sup>rd</sup> Cir. 1997).

10          18.     In failing to correct Plaintiff's report, Defendants continued to report *patently*  
11 *inaccurate* information in violation of the FCRA. Drew v. Equifax Information Services, LLC,  
12 690 F.3d 1100, 1108 (9<sup>th</sup> Cir. 2012).

13          19.     In failing to appropriately revise Plaintiff's report, Defendants provided  
14 *misleading* information which likewise violated the FCRA, Drew v. Equifax Information  
15 Services, LLC, 690 F.3d 1100, 1108 (9<sup>th</sup> Cir. 2012).

16          20.     Defendants were precluded from making any report either patently wrong or  
17 "missing crucial data" or otherwise misleading. Kuns v. Ocwen Loan Servicing, LLC, 611  
18 Fed.Appx. 398 (U.S. Ct. of Appeals, Ninth Circuit 2015).

19          21.     Defendants violated the FCRA in their failure to provide additional information  
20 explicating the status of Plaintiff's account. Bush v. Roundpoint Mortg. Servicing Corp., 122  
21 F.Supp.3d 1347 (M.D.FI 2015).

22          22.     Plaintiff has suffered meaningful emotional distress as a result of Defendants'  
23 conduct. McCollough v. Johnson, Rodenburg & Lauinger, LLC, 637 F.3d 939, 957 (9<sup>th</sup> Cir.  
24 2011).

25 ///

26 ///

27 ///

28 ///

STATEMENT OF CLAIM AS AGAINST DEFENDANTS

23. In the entire course of their action, Defendants willfully and/or negligently violated the provisions of the FCRA in the following respects:

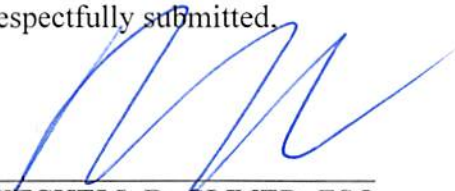
- a. By willfully and/or negligently failing, in the preparation of the consumer reports concerning Plaintiff, to follow reasonable procedures to assure maximum possible accuracy of the information in the reports.
- b. By willfully and/or negligently failing to comport with FCRA § 1681i.

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief against Defendants:

- a) actual damages;
- b) punitive damages;
- c) attorney's fees; and
- d) costs.

Respectfully submitted,

  
MITCHELL D. GLINER, ESQ.  
Nevada Bar #003419  
3017 W. Charleston Blvd., #95  
Las Vegas, NV 89102  
Attorney for Plaintiff

July 24, 2014

**CERTIFIED MAIL**

Experian Information Solutions, Inc.  
NCAC  
701 Experian Parkway  
Allen, TX 75013

Re: **ADRIENNE A. JONES**

Dear Sir:

This letter is a dispute. I have attached an excerpt from my credit profile (Exhibit 1). My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns.

I provide my identifying information: Adrienne A. Jones; Spouse: n/a; current address: 1333 Comstock Drive, Las Vegas, Nevada 89106; SSN -1498; date of birth: April 7, 1960.

Please revise the Ocwen Loan Servicing (Ocwen) account, #7147578673, to reflect there is neither any delinquency nor any amount past due. The delinquencies and the \$1,756 purported amount past due directly corresponds to Ocwen's obvious failure to provide credit for my October 25, 2012 check for my November, 2012 mortgage payment.

In October, 2005 I received financing from Homeward Residential (HR) in the approximate amount of \$230,800. During April, 2013 the HR mortgage was transferred to Ocwen. Ocwen immediately advised the March payment was still owing and that it had applied my April, 2013 payment to satisfy the March payment.

I requested a payment history knowing I had indeed made all payments. I had made all my payments with Cashiers' Checks and acquired copies at meaningful time and expense. I faxed Ocwen copies of the checks on many occasions. Notwithstanding, Ocwen continued to charge me late fees and also reported its/my account as serially delinquent.

Experian Information Solutions, Inc.  
July 24, 2014  
Page 2

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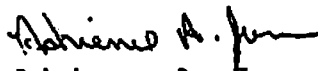
However, I have provided copies of my payments for October, 2012 through December, 2012 (Exhibit 4). You will note the uncredited October 25, 2012 payment was indeed cashed on October 28, 2012.

I additionally dispute the Clark County Collection tradeline (Exhibit 1, alleged balance of \$35.00). Please note the underlying creditor is *Desert Radiologists*. I have attached as Exhibit 5 Desert Radiologists' July 9, 2014 statement reflecting a zero (0) balance. Please either delete the Clark County Collection tradeline or, at least, revise it to reflect "Paid."

Respectfully, I will sue both you and Ocwen if you do not correct this horrible erroneous tradeline.

Thank you in advance for your anticipated courtesy.

Very truly yours,

  
Adrienne A. Jones

Enclosures

July 24, 2014

**CERTIFIED MAIL**

Trans Union LLC  
P.O. Box 2000  
Chester, PA 19022

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**EXHIBIT 2**

Trans Union LLC  
July 24, 2014  
Page 2

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Very truly yours,



Adrienne A. Jones

Enclosures





Prepared for: **ADRIENNE A JONES**  
 Date: **August 19, 2014**  
 Report number: **2793-7720-18**

Page 1 of 6

## Dispute results

### About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

PO Box 9701  
 Allen, TX 75013



0005644 01 AB 0.403 \*\*AUTO T8 1 7199 89106-200533 -C01-P05649-I

ADRIENNE A JONES  
 1333 COMSTOCK DR  
 LAS VEGAS NV 89106-2005



Scan me with your smart phone  
 for special offers from Experian.

0146277839

### How to read your results

**Deleted** - This item was removed from your credit report

**Remains** - This item was not changed as a result of our processing of your dispute

**Updated** - A change was made to this item; review this report to view the change. If

ownership of the item was disputed, then it was verified as belonging to you

**Processed** - This item was either updated or deleted; review this report to learn its outcome

### Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
VERIZON WIRELESS 8032122790....	Updated
CLARK COUNTY COLLECTIO 1578795	Updated
WILSHIRE CREDIT CORP 40....	Updated
CREDIT BUREAU CENTRAL 9A4141140	Updated
CREDIT BUREAU CENTRAL 9A4460637	Remains
ALLIED COLLECTION SERV 222633901	Remains

### Additional information

To view a full copy of your corrected credit report, visit [experian.com/viewreport](http://experian.com/viewreport)

☐ To receive a copy by mail, check this box and within 30 days return this original page to P.O. Box 9701, Allen, TX 75013.  
 Copies will not be accepted.

### What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

EXHIBIT 3



Prepared for: ADRIENNE A JONES  
Date: August 19, 2014  
Report number: 2793-7720-18

Page 2 of 6

**Credit items continued** Outcome

L	OCWEN LOAN SERVICING	Updated
70653....		
L	OCWEN LOAN SERVICING	Updated
714757....		

Visit experian.com/status to check the status of  
your pending disputes at any time



0146277839



Your accounts that may be considered negative (continued)

**OCWEN LOAN SERVICING**  
1661 WORTHINGTON RD STE 100  
WEST PALM BEACH FL 33409

**Phone number**  
(407) 737 6101

**Partial account number**  
714757.....

**Address identification number**  
0178002026

<b>Date opened</b>	<b>Type</b>
Oct 2005	Mortgage
<b>First reported</b>	<b>Terms</b>
Apr 2013	35 Years
<b>Date of status</b>	<b>Monthly</b>
Jul 2014	<b>payment</b>
	\$1,049

Credit limit or original amount	Recent balance
\$230,800	\$217,919 as of Aug 2014
High balance	Recent payment
Not reported	\$1,049

**Responsibility**  
Individual  
**Status**  
Open, \$1,845 past due as of Aug 2014.  
By Apr 2021, this account is scheduled to go to a positive status.  
This item was updated from our processing of your dispute in Aug 2014.

### Payment history

[illegible]

**Account history** - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

	May14	Apr14	Mar14	Feb14	Jan14	Dec13	Nov13	Oct13	Sept13	Aug13	Jul13	Jun13	May13	Apr13
<b>AB</b>	218,964	219,485	220,006	220,525	221,044	221,562	222,079	222,595	223,110	223,625	224,138	224,651	225,163	225,674
<b>DPR</b>	May05	Apr05	Mar11	Feb18	Jan16	Dec05	Nov07	Oct07	Sept05	Aug09	Jul08	Jun06	May03	Mar30
<b>SFA</b>	1,049	1,049	1,049	1,049	1,049	1,049	1,049	1,049	1,049	1,044	1,044	1,044	1,044	1,044
<b>AAP</b>	1,049	1,049	1,049	1,044	1,049	1,049	1,049	1,049	1,044	1,044	1,044	1,044	1,044	1,044

The original amount of this account was \$230,800

The original amount of this account was \$230,800

\*\*\* 343148152-007 \*\*\*

P.O. Box 2000

Chester, PA 19022-2000



08/21/2014

TransUnion.

P3SLR000204130-I030489-019592755



ADRIENNE A. JONES

1333 COMSTOCK DR

LAS VEGAS, NV 89106-2005

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

### Investigation Results

ITEM	DESCRIPTION	RESULTS
CLARK COUNTY COLLECTION	# 15787**	DELETED
OCWEN LOAN SVCG LLC	# 714757****	NEW INFORMATION BELOW

EXHIBIT 4



TransUnion.

**-Begin Credit Report-****Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key**

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Adverse Accounts**

**OCWEN LOAN SVCG LLC #714757\*\*\*\*** (1661 WORTHINGTON RD, STE 100, WEST PALM BEACH, FL 33409, (561) 682-8000)

<b>Date Opened:</b> 10/06/2005	<b>Balance:</b> \$217,919	<b>Pay Status:</b> >Account 30 Days Past Due Date<
<b>Responsibility:</b> Individual Account	<b>Date Updated:</b> 08/20/2014	<b>Terms:</b> \$1,049 per month, paid Monthly for 420 months
<b>Account Type:</b> Mortgage Account	<b>Payment Received:</b> \$1,049	
<b>Loan Type:</b> CONVENTIONAL REAL ESTATE MTG	<b>Last Payment Made:</b> 07/07/2014	>Maximum Delinquency of 30 days in 05/2013 and in 08/2014 for \$1,845<
	<b>High Balance:</b> \$230,800	
	<b>Past Due:</b> >\$1,845<	

Estimated month and year that this item will be removed: 07/2021

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013
Rating	30	OK	30	OK	30	OK	30	30	OK	30	OK	30
	07/2013	06/2013	05/2013	04/2013								
Rating	30	OK	30	OK								

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website [www.transunion.com/fullreport](http://www.transunion.com/fullreport)

**-End of Credit Report-**

September 1, 2015

**CERTIFIED MAIL**

Experian Information Solutions, Inc.  
NCAC  
701 Experian Parkway  
Allen, TX 75013

Re: **ADRIENNE A. JONES**

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Experian Information Solutions, Inc.  
September 1, 2015  
Page 2

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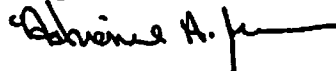
However, I have provided copies of my payments for October, 2012 through December, 2012 (Exhibit 4). You will note the uncredited October 25, 2012 payment was indeed cashed on October 28, 2012 and that it indeed reflects HR account number 30784359.

Please see Ocwen's own March 15, 2013 letter indicating HR account number 30784359 is now Ocwen account number #7147578673 (Exhibit 5).

On February 17, 2015 I filed a lawsuit against Ocwen in Federal Court due to its persistent failure to correct its horrible misreporting (Exhibit 6).

Thank you in advance for your anticipated courtesy.

Very truly yours,



Adrienne A. Jones

Enclosures



September 1, 2015

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Trans Union LLC  
P.O. Box 2000  
Chester, PA 19022

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EXHIBIT 6



Trans Union LLC  
September 1, 2015  
Page 2

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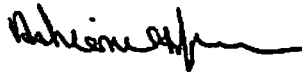
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Adrienne A. Jones

Enclosures



Prepared for: ADRIENNE A JONES  
Date: September 15, 2015  
Report number: 2685-3652-29

Dear ADRIENNE A JONES ,

To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.

OTHER ITEMS DISPUTED ARE NOT CURRENTLY DISPLAYING ON YOUR PERSONAL CREDIT REPORT:-

PO Box 9701  
Allen, TX 75013



0009102 03 MB 0.69% \*\*AUTO 80 7221 89106-200533 -C02-P091111-1  
ADRIENNE A JONES  
1333 COMSTOCK DR  
LAS VEGAS NV 89106-2005



Scan me with your smart phone  
for special offers from Experian.

0146277839



\*\*\* 343148152-014 \*\*\*

P.O. Box 2000  
Chester, PA 19022-2000

10/02/2015

TransUnion<sup>tu</sup>

P4X4AQ00202502-1017817-013728463

ADRIENNE A. JONES  
1333 COMSTOCK DR  
LAS VEGAS, NV 89106-2005

*You are invited to participate in a brief survey designed to measure your satisfaction with TransUnion. None of your personal information or your credit information will be collected through this online survey.*

*We value your feedback!*

<http://transunionmail.periscopeiq.com>



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

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For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

### Investigation Results

ITEM	DESCRIPTION	RESULTS
OCWEN LOAN SVCG LLC	# 714757****	NO LONGER ON FILE





Report Created On: 04/13/2016  
File Number: 343148152

-Begin Credit Report-

**Personal Information**

SSN: XXX-XX-1498

Your SSN has been masked for your protection.

You have been on our files since 11/01/1986

Date of Birth: 04/07/1960

**Names Reported:** ADRIENNE A. JONES, ADRIENE A. JONES, ADRIENNE WASHINGTON and ADRIENNA IRONS

**Addresses Reported:**

**Address**

496 ROSSMORE DR, LAS VEGAS, NV 89110-4121  
1333 COMSTOCK DR, LAS VEGAS, NV 89106-2005  
2606 TROPICAL SANDS AVE, NORTH LAS VEGAS, NV 89031-1169  
2212 WAYNE WAY, NORTH LAS VEGAS, NV 89030-4056  
6557 BRADFORD LN, LAS VEGAS, NV 89108-4425

**Date Reported**

08/30/2015  
02/01/2002  
02/06/2006  
10/26/2015  
01/19/2007

**Telephone Numbers Reported:**

(702) 396-3213 (702) 306-7798 (702) 275-3071 (702) 383-2000 (702) 396-3216 (702) 636-1864 (702) 275-3072  
(702) 369-3213 (702) 336-3690 (702) 275-0608 (702) 399-7736

**Employment Data Reported:**

Employer Name	Location	Position	Date Verified
UNC MEDICAL CENTER			05/07/2012
UNIVERSITY MED CENTER	LAS VEGAS, NV	MANAGER	05/24/2006
CCSD			05/01/1990
UMC HOSPITAL & CLINICS			
UNIVERSITY MED CTR			

**Account Information**

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Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

**Remarks Key**

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

AID	ACCT INFO DISPUTED BY CONSUMR	CBG	CLOSED BY CREDIT GRANTOR	CLO	CLOSED
INA	INACTIVE ACCOUNT	LMD	LOAN MODIFIED/FEDRL GOVT PLAN		

**Adverse Accounts**

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For any account that contains medical information, the information following 'Medical-' is not displayed to anyone but you except where permitted by law. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as 'Current; Paid or paying as agreed' if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

CHASE #589001205\*\*\*\*



	07/2009	06/2009	05/2009
Rating	OK	OK	OK

**OCWEN LOAN SVCG LLC #714757\*\*\*\***

1661 WORTHINGTON RDSTE 100  
WEST PALM BEACH, FL 33409  
(561) 682-8000

Date Opened: 10/06/2005  
Responsibility: Individual Account  
Account Type: Mortgage Account  
Loan Type: CONVENTIONAL  
REAL ESTATE  
MTG

Date Updated: 02/29/2016  
Payment Received: \$0  
Last Payment Made: 01/11/2016

Pay Status: >Account 60 Days Past Due Date<  
Terms: \$1,106 per month, paid Monthly for 348 months  
>Maximum Delinquency of 60 days in 02/2016 for \$4,280<

High Balance: High balance of \$230,800 from 08/2014 to 08/2014; \$230,800 from 10/2014 to 03/2015; \$230,800 from 09/2015 to 02/2016  
Estimated month and year that this item will be removed: 02/2022

	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015
Balance	\$208,353	\$208,353	\$208,892	\$209,430	\$209,967	\$210,504				
Scheduled Payment	\$1,106	\$1,106	\$1,106	\$1,106	\$1,106	\$1,106				
Amount Paid	\$0	\$1,088	\$1,088	\$1,088	\$1,088	\$1,088				
Past Due	\$4,280	\$1,902	\$1,902	\$1,902	\$1,902	\$1,902				
Remarks										
Rating	60	30	30	30	30	30	OK	30	OK	30

	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014
Balance		\$213,703	\$214,233	\$214,762	\$215,290	\$215,818	\$216,344		\$217,395	
Scheduled Payment		\$1,088	\$1,088	\$1,088	\$1,088	\$1,088	\$1,088		\$1,049	
Amount Paid		\$1,085	\$1,085	\$1,085	\$1,088	\$1,049	\$1,049		\$1,049	
Past Due		\$1,884	\$0	\$1,884	\$1,884	\$0	\$1,884		\$1,845	
Remarks		AID	AID	AID	AID	AID	AID		AID	
Rating	OK	30	OK	30	30	OK	30	OK	30	30

	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013
Rating	OK	30	OK	30	OK	30	30	OK	30	OK

	08/2013	07/2013	06/2013	05/2013	04/2013
Rating	30	30	OK	X	X

**OCWEN LOAN SVCG LLC #70653\*\*\*\***

1661 WORTHINGTON RDSTE 100  
WEST PALM BEACH, FL 33409  
(561) 682-8000

Date Opened: 10/06/2005  
Responsibility: Individual Account

Balance: \$0  
Date Updated: 05/29/2012

Pay Status: Current; Paid or Paying as Agreed



Universal Data Form

AUD Correction Indicator: Update <input checked="" type="checkbox"/> Delete <input type="checkbox"/> Delete due to fraud <input type="checkbox"/>	
Subscriber Name: Ocwen Loan Servicing, LLC	Equifax SC: 46FS01690
Subscriber Address: 1661 Worthington Road / Suite 100, West Palm Beach, FL 33409	Experian SC: 6107530
	Innovis SC: 2098096
	TU SC: 813P004

Consumer Information					
Last Name	First Name	Middle Name	Gen.	SSN	DOB
Jones	Adrienne			-1498	
Current Address		City	State	Zip+4	
1333 COMSTOCK DR		LAS VEGAS	NV	89106	
Previous Last Name	Previous First Name	Previous Middle Name	Previous Gen.		
Previous Address		City	State	Zip+4	
Consumer Information Indicator:		ECOA: 1	Phone:		

Employment Information			
Employer Name:		Occupation:	
Current Address		City	State Zip+4

Associated Consumer Information					
Last Name	First Name	Middle Name	Gen.	SSN	DOB
Current Address		City	State	Zip+4	
Consumer Information Indicator:		ECOA:	Phone:		
Last Name	First Name	Middle Name	Gen.	SSN	DOB
Current Address		City	State	Zip+4	
Consumer Information Indicator:		ECOA:	Phone:		

Account Information										
Account Number		Date Opened	Current Balance	Amount Past Due	Portfolio Type	Credit Limit	High Credit	Schedule Monthly	SCC	CCC
714758673		10-06-2005	\$205644	\$0	M		\$230800	\$1106		
Term Dur./Freq.	Date Closed	Actual Payment	Date of Last Payment	Account Status	Payment Rating	Account Type	Interest Type Indicator	Date of Account Information	FCRA 1 <sup>st</sup> Date of Delinquency	Original Charge-off Amount
/		\$1088	07-08-2016	11		26		08-11-2016		
Original Creditor Name			Creditor Classification	Mortgage Agency Identifier			Sec. Marketing Agency Id Account #		Specialized Payment Indicator	
Purchased Portfolio or Sold Name			Portfolio Indicator	Deferred Payment Start Date			Balloon Payment Due Date		Balloon Payment Amount	
Mortgage Id #							AUD Control #	80660706		

Account History												
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2016						0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	B	-	-
2012	-	-	-	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-	-	-

Submitted By: Ian Bassett

Tel#: (561) 682-7000

Date: 08-11-2016

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

EXHIBIT 10